

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:

**ALFREDO F. CHAO
CHRIS ANNE CHAO**



**Order Filed on April 24, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Case No.: 18-24434 VFP

Hearing Date: 4/18/2019

Judge: VINCENT F. PAPALIA

Debtor is Entitled To Discharge

ORDER CONFIRMING PLAN

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: April 24, 2019



**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

Case No.: 18-24434 VFP

Caption of Order: ORDER CONFIRMING PLAN

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 3/14/2019, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 8/1/2018, the Debtor shall pay the Standing Trustee
 - the sum of \$3,466.00 for a period of 9 month(s), and then
 - the sum of \$3,915.00 for a period of 51 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that if the Court's Docket does not reflect that a Pre-Confirmation Certification of Compliance has been filed by the Debtor(s) by 5/2/2019, the instant case will be dismissed without further notice or hearing to debtor(s) and debtor's attorney; and it is further
- ORDERED, that the Debtor's attorney is allowed a fee of \$3,500.00. The unpaid balance of the allowed fee in the amount of \$2,500.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alfredo F. Chao
 Chris Anne Chao
 Debtors

Case No. 18-24434-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Apr 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2019.

db/jdb +Alfredo F. Chao, Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by cwohlab@logs.com, njbankruptcynotifications@logs.com
 Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Javier L. Merino on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com, notices@dannlaw.com; mdann@dannlaw.com; bflick@dannlaw.com; edwardo@dannlaw.com; 9497659420@filings.docketbird.com; Amy@DannLaw.com
 Javier L. Merino on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com, notices@dannlaw.com; mdann@dannlaw.com; bflick@dannlaw.com; edwardo@dannlaw.com; 9497659420@filings.docketbird.com; Amy@DannLaw.com
 Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to cmecf@sternlav.com
 Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@sh-law.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
 Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to smncina@rascrane.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10